



PROBLEMS AND PROSPECTS OF WOMEN EMPLOYMENT IN INDIA

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ABSTRACT

As in the case of employment, women face a number of constraints in pursuing entrepreneurship as a means of livelihood. The most important factors pertaining to business success are, a good business proposition, availability of adequate funding, and an understanding of how to set up and manage the business. The barriers that exist in this domain are also closely linked to the structural challenges that women face given existing gender norms. For instance, women can conceptualise ideas for and enter only select business domains.

KEYWORDS : Women, Employment, barriers, Empowerment and Entrepreneurship.

INTRODUCTION :

The status of Women employment in India has been the subject of much debate of late in the national fora, due to its intrinsic relationship with Women empowerment. The Economic Survey 2017-18 mentions an Organisation of Economic Cooperation and Development (OECD) analysis that indicates that the proportion of women who work has steadily reduced over time, from 36 percent to 24 percent in a decade, (when examined in 2015-16) signalling a decline of 33.3 percent in Women Labour Force Participation (FLFP) in ten years. It also showed that the gender gap in Labour Force Participation Rate (LFPR) is more than 50 percentage points in India. This gender gap is visible in the plot for Median Earnings as well. As the Survey Report notes, women workers often constitute the most vulnerable of the workforce as they are *"employed in the least secure, informal, unskilled jobs, engaged in low-productivity and low-paying work"*.

The annual trends in Women Labour Force Participation Rate (FLFPR) in India since the turn of the millennium. It stood at 34 percent in 2000, peaked at 37 percent in 2005, but declined to 27 percent in 2017, effectively reducing by 20.5 percent since 2000. To quote the Economic Survey 2017-18, which makes a case for gender equality, "Addressing the meta-preference in favour of sons and empowering women with education and economic agency are critical challenges for the Indian economy". This statement brings out the cyclical nature of the problem: neglect of the born girl child leading to adverse health and education outcomes, which in turn, affects their economic productivity and capacity to contribute or earn an income, impacting adult women's mobility, decision-making power and social and eventual economic emancipation. Therefore, women's employment is critical for (1) instrumental reasons related to efficiency and productivity of the economy, as well as (2) the innate reason of women's empowerment.

Causes of Low Women Employment in India:

Due to the varied nature of the population composition and the differing statuses (both economic and social) which women enjoy across different states, the reasons for low Women employment are varied. One of the chief problems which plague any analysis of Women employment is the lack of government study on the status on Women employment in India. While the National Sample Survey Organisation (NSSO) and Employment-Unemployment Survey (EUS) do provide state wise data in Women employment, there is no study which identifies women friendly sectors state wise or provides reasons for declining Women employment. The following analysis provides a general view of the reasons behind low Women employment however these reasons are hypothesis based on academia reports, a government study will go a long way in unearthing the forces which drive Women employment and its counter, unemployment.

This analysis becomes all the more relevant as it is revealed that, in comparison to other South Asian countries, India does not perform well in terms of Women LFPR. For a period of ten years from 1990 to 2013, while Women LFPR has grown in countries like Bangladesh and Pakistan and stabilized in Sri Lanka, Women LFPR has declined in India by 6.9 percentage points, from 34.1 percent in 1990 to 27.2 percent in 2013.

Gender Differences:

While an oft-cited reason leading to low economic empowerment of women, it is of paramount importance driving low Women employment. Gender differences and consequently preference for the male child and adult has an impact on the economic capacities of women from birth. Male preference and consequently low regard for Women leads to inadequate health and education opportunities, from a very young age. Improper nutrition and lack of education deters women from

being healthy contributing members of the work force.

Access to Education leading to higher aspirations: While access to education for Women has increased, many economists have theorized that as education empowers women, employment choices for them become more stringent. Both social norms and lack of quality employment opportunities have an impact on the employment options for women with secondary and tertiary education. However, this is more of an urban phenomenon, a significantly larger portion of women in the rural population are part of the work force.

Lack of Quality Employment Opportunities:

This reason is especially valid for rural regions, employment opportunities in rural areas have not kept pace with the growth in the urban regions. The Unemployment Rate (UR) for women in the rural population is 47/1000 which is significantly higher when compared to male UR standing at 21/1000. While domestic duties are a major impediment to any kind of employment, few or the lack of major formal employment opportunities for rural population have particularly hurt the progress of economic empowerment for Women. Even entrepreneurship opportunities for rural population are hard to come due to lack of banking infrastructure in the far-flung areas and weak market linkages in others. It is safe to say that while these factors hurt the economic interests of all population, they especially have an overwhelming impact of Women employment as they are the more vulnerable gender.

As the overlying reasons mentioned above provide a macro picture, a more detailed data-centric picture of the status of the both urban and rural Women employment is provided in the ensuing sections.

Urban and Rural Employment :

It is important to examine trends of Women unemployment across urban and rural India, given that the nature of employment and economic activity in these areas differ significantly. This section provides a dis-aggregation of Women employment and Women (LFPR) in urban and rural areas. Further, it attempts to identify and evaluate government interventions pertaining to Women employment in both domains.

According to the Census 2011, the total number of Women workers in India is 149.8 million and Women workers in rural and urban areas are 121.8 and 28.0 million respectively. Out of total 149.8 million Women workers, 35.9 million Women are working as cultivators and another 61.5 million are agricultural labourers. Of the remaining Women workers, 8.5 million are in Household (HH) Industry and 43.7 million are classified as other workers.

Recent studies by NITI Aayog have shown an increase in the 'not-in-labour-force' to population ratio for Women. This ratio for the Women belonging to agricultural labour, cultivators, and non-farm HHs have increased by 8.49, 6.05 and 4.63 percentage points between 2004-05 and 2011-12. Withdrawal of Women from labour-force was highest among agricultural labour HHs followed by cultivators and non-farm HHs both in percentage and absolute terms. The Economic Survey posits that this drop in FLFP in agriculture could be due to the structural transformation of agriculture. Increasing mechanisation in agriculture has resulted in the availability of machines for farm work traditionally undertaken by women, thus reducing the demand for Women agricultural labour. In the case of males, withdrawal from work-force was found only among the agricultural labour HHs.

Table 1: Labour Force Participation Rate and Unemployment Rate (per 1000) for persons aged 15 yrs & above according to Usual Principal Status Approach (ps) for each State /UT

States/UTs	Labour Force Participation Rate (per 1000)		Unemployment Rate (per 1000)	
	Rural (Female)	Urban (Women)	Rural (Female)	Urban (Women)
Andra pradesh	561	221	34	95
Arunachal Pradesh	403	163	108	98
Assam	202	216	136	199
Bihar	149	76	75	147
Chhattisgarh	623	208	10	120
Delhi	127	120	92	83
Goa	240	250	269	113
Gujarat	240	250	9	19
Haryana	156	118	61	186
Himachal Pradesh	170	169	194	19
Jammu & Kashmir	99	122	318	130
Jharkhand	226	130	116	190
Karnataka	362	264	16	31
Kerala	312	303	308	290
Madhya Pradesh	203	87	87	73
Maharastra	463	128	16	55
Manipur	330	262	33	117
Meghalaya	466	471	54	208
Mizoram	642	439	12	64
Nagaland	590	388	65	172
Odisha	196	131	116	113
Punjab	108	117	186	231
Rajasthan	250	91	123	138
Sikkim	331	319	351	465
Tamil Nadu	509	250	61	67
Telangana	529	267	17	148
Tripura	316	308	505	467
Uttarkhand	220	115	116	95
Uttar Pradesh	221	76	200	262
West Bengal	199	160	91	129
Puducherry	341	279	136	81

Source: Report on 5th Annual Employment-Unemployment Survey 2015-16, Ministry of Labour and Employment Labour Bureau.

The following section identifies and assesses government interventions in both urban and rural employment. For rural employment, the MGNREGS (Mahatma Gandhi National Rural Employment Guarantee Scheme) provides a right-based programme to boost labour-force participation. Similarly, the Maternity Benefits (Amendment) Act 2017 provides a policy framework to make industries more women-friendly, thus having a great impact on urban Women employment.

MGNREGS:

The Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) is the major government initiative that provides a platform to women for employment opportunities. The MGNREGS reserves minimum 33 percent for women participation and provides 100 days of guaranteed wage employment in a financial year to every rural HHs. Women participation has increased significantly and perceived it giving them a sense of independence and security.

As per the Economic Survey 2017-18, 4.6 crore HHs were provided employment with a total of 177.8 crore person days during 2017-18. Out of the total number, 54 percent of person days were generated by women. Further, recent trends from 2013-14 to 2017-18 highlight that participation by women in the total person days generated has been more than 50 percent.

Further, the Ministry of Women and Child Development (MoWCD) has launched 'Mahila E-Haat', a unique direct online marketing platform leveraging technology for supporting women entrepreneurs/Self Help Groups/NGOs for

showcasing the products/services which are made/manufactured undertaken by these women. Currently, this platform has impacted directly and indirectly over 26,000 SHGs and 3.75 lakh beneficiaries.

Maternity Benefit (Amendment) Act, 2017:

The Union Government has been making efforts to remove the negative affect of maternity on women's work participation rate in the labour market. In light of this, the Maternity Benefit (Amendment) Act, 2017 was brought in by the Central Government to protect the employment of women and provide the women full-paid absence from work to take care of her child.

The Act amends the Maternity Benefits Act, 1961 and has provided benefits such as:

- Women working under the organised sector are now entitled to paid maternity leave of 26 weeks, up from 12 weeks, benefiting 1.8 million women.
- Mothers who adopt a child below the age of 3 months will receive maternity leave of 12 weeks.
- Women are now permitted to work from home, if the nature of work assigned permits her to do so.
- Creche facility made mandatory for organisations with 50 or more employees.

However, concerns continue to exist regarding this act. The primary concern with the Act is that additional maternity benefits come at a cost to companies. This additional cost associated with hiring women employees may result in companies becoming even more unwilling to hire women. Moreover, at a time when a number of countries have incentivised and encouraged sharing of the childcare burden by making provisions for paternity leave within childcare legislation. India's legislation has come under scrutiny for placing the complete burden of childcare on the Women by not including any provision for paternal leave or shared childcare.

REVIEW OF LITERATURE :

Review of related literature is an important research effort as it provides comprehensive understanding of what is already known about the topic.

Srinivasan (2000) studies the conceptual issues of the unorganized sector along with profile of women's employment and its trend. He concluded that employment for the unorganized women workers moved to the sectors where these women had to stay at all and away from the legal protection. Non-farm employment failed as the panacea for surplus-labour in agriculture sector with could not pick up in rural India and the women were most affected.

Nomita P. Kumar (2010) also focuses on the changing position of women in the economy of Uttar Pradesh over last two decades. The share of women in total employment is declining in the non-traditional sectors poverty, literacy and per capita incomes are important determinates of women employment. Further, she found that the proportion of workers in manufacturing and construction has gone up. Among the services trade, hotels and transport sectors have gained, while other services shoes a decline in their share. For women workers in urban Uttar Pradesh, the share of both cultivators and agricultural labourers has increased.

B.S. Kambo and Dr. Kulwinder Kaur (2012) highlighted the structure of the female workforce as an increasing feminization of the urban workforce on account of increased work participation for urban women.

Abhishek Shaw (2013) study that rural female workers engaged in agriculture as a proportion of total workers has declined since 1999-2000, but the fall was more drastic between 2004-05 and 2009-10, and continued till 2011-12. Further, no significant increase in the proportion of female workers was seen in either secondary sector or tertiary sector employment in rural areas. However, our analysis shows that the average growth in employment between 2004-05 and 2011-12 remains low at 2.5 million per year. The findings also reveal that a growing proportion of the workforce is moving to non-farm activities, and a falling proportion is engaged on a casual wage.

OBJECTIVES OF THE STUDY :

- To study the problems of women employment in India.
- To offer valuable suggestions for the improvement of women employment in India.

METHODOLOGY:

The method used in this paper is descriptive-evaluative method. The study is mainly review based. It is purely supported by secondary source of data, i.e. books, journals, papers and articles and internet.

Women Entrepreneurship in India :

Given the numerous kinds of barriers that women face in obtaining and retaining 'good jobs', entrepreneurship provides an alternate avenue to productive partici-

pation in the workforce. However, India is not performing well on the index of Women entrepreneurship either, with only 21.49 percent of total establishments and 13.41 percent of non-agricultural establishments in India being owned by women.

As in the case of employment, women face a number of constraints in pursuing entrepreneurship as a means of livelihood. The most important factors pertaining to business success are, a good business proposition, availability of adequate funding, and an understanding of how to set up and manage the business. A study on women's entrepreneurship conducted by the United Nations Development Programme (UNDP) reveals based on surveys that an absence of business management skills is a major barrier faced by women with entrepreneurial aspirations. The barriers that exist in this domain are also closely linked to the structural challenges that women face given existing gender norms. For instance, women can conceptualise ideas for and enter only select business domains. However, the most significant barrier is posed by accessibility to finance for setting up businesses, with around 70 percent of women surveyed across 4 cities citing access to credit as a barrier.

In recognition of the fact that credit access is the most critical challenge, the Government of India has introduced schemes to mitigate the situation. The Pradhan Mantri Mudra Yojana (PMMY) was initiated to provide micro or small businesses with access to institutional finance up to Rs.10 lakhs. The scheme prioritises women entrepreneurs with almost 75 percent of loans under PMMY catering to women borrowers. As of December 22, 2017, more than 7.55 crore loans have been extended to women borrowers. In addition to providing loans, the PMMY refinancing agency MUDRA (Micro Units Development and Refinance Agency) offers a 0.25 percent rebate on refinance interest rate to women borrowers.

Figure 3, illustrates the state-wise performance of the MUDRA scheme, as on 5 January 2018. As per this figure, Tamil Nadu leads the way under PMMY with more than 1 crore loans sanctioned to women borrowers. Bihar, Karnataka, Maharashtra and West Bengal also perform well on this criterion.

In addition to PMMY, the Government of India also instituted the Stand Up India scheme with a similar objective. The scheme aims to provide institutional financing in the manufacturing, services or trading sector between Rs. 10 lakh and Rs. 1 crore to at least one Scheduled Caste(SC)/Scheduled Tribe(ST) borrower and one woman borrower per bank branch. With an overall target of at least 2.5 lakh borrowers, it should provide credit to around 1.25 lakh women borrowers. As of 4th March 2018, Scheduled Commercial Banks had sanctioned 45,004 loans to women entrepreneurs under Stand Up India.

Government efforts have not been restricted to the domain of facilitating access to institutional credit. The Ministry of Micro, Small and Medium Enterprises (MSME) has launched a portal called 'Udyam Sakhi' to address the issue of business management skills. This will provide a platform to provide women entrepreneurs with the support and guidance required at various levels of entrepreneurship. Despite these multi-dimensional efforts spearheaded by the government, the Mastercard Index of Women Entrepreneurs (MIWE) 2018, India ranks 52nd out of 59 countries on the availability of conditions to promote Women entrepreneurship.

CONCLUSION :

In spite of the various programmes of the government, the country has not made great strides in Women employment or entrepreneurship, as shown by the declining trend in FLFPR. It is clear from the analysis and from the Japanese experience that policy actions, while essential, cannot be fully effective in the absence of deeper structural changes in society with regard to attitudes towards women.

The country will need to formulate economic and social strategies that work parallelly to overcome the challenge. In light of this, the Economic Survey 2016-17 also pointed towards the need to focus on and incentivize industries (such as textiles and footwear) that can usher in social transformation. While attitudes and values cannot change overnight, it is apparent that targeted economic incentives can overcome the pull of tradition. The right incentives for industry and entrepreneurship will provide the necessary impetus to overcome the barriers to Women employment

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